

LAW OFFICES OF  
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October 22, 2008

Via Mail and Facsimile to (319) 236-5167

GMAC Mortgage  
Attention: Customer Care  
P.O. Box 4622  
Waterloo, IA 50704-4622

Re: Violation of Federal Consumer Credit Protection, Truth in Lending and Fair Debt  
Collection Practices Acts; Notice of Rescission and Demand for Payment of Costs and  
Attorneys Fees.

Dear GMAC Mortgage:

I represent Allsha W. Wilkes, 18018 Densworth Mews, Gainesville, Virginia, 201552.

It has come to my client's attention that GMAC Mortgage claims her home as collateral for a loan (which is listed on her credit report as "Fannie Mae [REDACTED] 2987, [REDACTED] 5809" in the approximate amount of \$370,000.00 ("UNAUTHORIZED 1<sup>ST</sup> MORTGAGE").

Ms. Wilkes was entirely unaware of the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE until just days ago when she and her husband separated. Ms. Wilkes did not authorize, acquiesce in or otherwise agree to the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE. Nor did Ms. Wilkes agree to, authorize or otherwise acquiesce in the collection, storage, inquiry about or any other use of any information about her in connection with the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE, and in particular did not agree to or otherwise acquiesce in any information being placed in her creditor report or otherwise be reported to any credit reporting agency for any purpose connected with the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE.

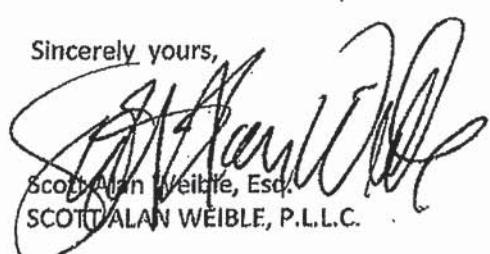
Exhibit C

GMAC Mortgage  
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Therefore, in accordance the laws of the Commonwealth of Virginia and with the Consumer Credit Protection, Truth In Lending and Fair Debt Collections Practices Acts, Ms. Wilkes hereby rescinds the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE and demands that GMAC Mortgage and/or those acting on its behalf, take immediate steps to cancel said UNAUTHORIZED 1<sup>ST</sup> MORTGAGE, any related deed of trust or other encumbrance associated with her home, to expunge all record of said UNAUTHORIZED 1<sup>ST</sup> MORTGAGE and any related deed of trust or other encumbrance associated with her home and to remove any and all reference to UNAUTHORIZED 1<sup>ST</sup> MORTGAGE from each and every place where it appears in her credit history, that her attorneys fees and costs incurred in connection with this UNAUTHORIZED 1<sup>ST</sup> MORTGAGE be paid forthwith, and that all payments, interest, costs and other expenses which were paid in connection with the UNAUTHORIZED 1<sup>ST</sup> MORTGAGE be refunded to Ms. Wilkes.

Finally, you are advised that, inasmuch as Ms. Wilkes is now represented by counsel that you may not contact her for any reason whatsoever. Please direct all communications about this matter to me.

Sincerely yours,

  
Scott Alan Weible, Esq.  
SCOTT ALAN WEIBLE, P.L.L.C.

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